



General Assembly

January Session, 2007

Raised Bill No. 1349

LCO No. 4860

04860_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT ESTABLISHING THE CONNECTICUT SELECT CARE CHOICES PROGRAM.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective from passage*) As used in sections 1 to 15,
2 inclusive, of this act:

3 (1) "Benchmark policy" means a health insurance policy as described
4 in section 3 of this act.

5 (2) "Eligible individual" means an individual who is (A) a resident
6 of the state, (B) under sixty-five years of age, and (C) not covered by
7 employer-sponsored insurance, except that "eligible individual" does
8 not include an individual who has been a resident of the state for less
9 than six months and lives in a family and household without at least
10 one person who is employed full time in the state.

11 (3) "Program" means the Connecticut Select Care Choices program.

12 Sec. 2. (NEW) (*Effective from passage*) (a) There is established, within
13 the office of the Comptroller, the Connecticut Select Care Choices
14 program to provide health insurance policies, as defined in section

15 38a-469 of the general statutes, to ensure affordable health care for
16 eligible individuals.

17 (b) The Comptroller shall arrange and procure health insurance
18 policies for enrollees in the program. The Comptroller shall negotiate
19 and contract with insurance companies and health care centers
20 authorized to do insurance business in the state, in accordance with the
21 provisions of section 38a-41 of the general statutes, to provide health
22 insurance policies to the program. Such health insurance policies shall
23 be approved by the Insurance Commissioner in accordance with the
24 provisions of title 38a of the general statutes.

25 (c) The Comptroller shall educate state residents about the health
26 insurance policies available under the program, by means including,
27 but not limited to, preparation of educational materials; conducting
28 informational sessions or workshops; contracting with nonprofit
29 organizations and community-based organizations for outreach to
30 hard-to-reach populations and training, consulting with and
31 reimbursing licensed health insurance brokers for assistance in
32 educating residents.

33 (d) The Comptroller shall promote the use of information
34 technology by insurance companies and health care centers providing
35 health insurance policies to the program, individuals applying to,
36 enrolled in or seeking information about the program and persons
37 providing information to the program and shall arrange for the
38 provision of technical support, training and assistance to assure the
39 effective use of such information technology. The Comptroller shall
40 require each insurance company and health care center providing
41 health insurance policies to the program to operate an electronic health
42 record system not later than October 1, 2007, certified by the
43 Comptroller, that meets interoperability standards established by the
44 Comptroller, by regulations adopted in accordance with section 15 of
45 this act, for such electronic health record systems.

46 Sec. 3. (NEW) (*Effective from passage*) (a) The Comptroller shall make

47 available to each eligible individual seeking enrollment in the program
48 a choice of health insurance policies, affordable to most state residents,
49 offering a wide range of benefit options, including at least two
50 benchmark policies, as described in subsection (b) of this section. The
51 Comptroller shall survey employer-based health insurance coverage in
52 New England to determine the actuarial value of benchmark policy
53 coverage.

54 (b) Each benchmark policy shall:

55 (1) Have an actuarial value that is not less than the sum of (A) the
56 actuarial value of all coverage, excluding dental coverage, for average
57 New England enrollees in employer-based insurance during the
58 previous year; and (B) the actuarial value of dental coverage for
59 average New England enrollees in employer-based insurance during
60 the previous year; and

61 (2) Offer benefits including, but not limited to, office visits, inpatient
62 and outpatient hospital care, mental and behavioral health care,
63 including substance abuse treatment, prescription drugs, including
64 brand name and generic drugs, maternity care, including prenatal and
65 postpartum care, oral contraceptives, durable medical equipment,
66 speech, physical and occupational therapy, home health care, hospice
67 services and extended care as alternatives to institutionalization;
68 preventive and restorative dental care, basic vision care and, as
69 prescribed by a physician, personalized nutrition and exercise plans
70 and smoking cessation services; and

71 (3) Be in compliance with the provisions of section 4 of this act.

72 Sec. 4. (NEW) (*Effective from passage*) (a) As used in this subsection:

73 (1) "Class of coverage" means single adult coverage, two adult
74 coverage and variations of coverage with children as approved by the
75 Comptroller; and

76 (2) "Designated provider" means (A) a federally qualified health

77 center, (B) a health center determined by the Comptroller, in
78 conjunction with the Commissioner of Public Health, to be
79 substantially similar to a federally qualified health center, (C) a school-
80 based health clinic, or (D) a primary care clinic or other primary care
81 provider designated by the Department of Public Health as comprising
82 such an essential part of a local community's primary care
83 infrastructure that, if members of the community could not obtain
84 health care through such provider, such community members would
85 lack sufficient access to primary care.

86 (b) Each health insurance policy under the program shall be in
87 compliance with the provisions of chapter 700c of the general statutes,
88 and any other applicable state or federal law, and shall:

89 (1) Require payment of the same premium for each class of
90 coverage, except that personal responsibility discounts shall be offered
91 as provided in subsection (c) of this section;

92 (2) Cover preexisting conditions;

93 (3) Guarantee issue;

94 (4) Cover, without cost-sharing, complete examinations for every
95 adult and child, including all screenings and immunizations that are
96 appropriate to the individual's age, gender, culture, race and ethnicity;
97 and

98 (5) Treat each designated provider as a preferred provider to which
99 the health insurance policy's lowest schedule of primary care
100 copayments or coinsurance applies, except that a health insurance
101 policy need not extend such status to a designated provider if the
102 Department of Public Health certifies that such health insurance policy
103 provides alternate arrangements for primary care that do not reduce
104 access to primary care for the policy's enrollees that live in the
105 community served by the designated provider.

106 (c) (1) In addition to the requirements of subsection (b) of this

107 section, each health insurance policy under the program shall offer a
108 personal responsibility discount. The Comptroller shall determine the
109 amount of the discount, which shall not be less than the average long-
110 term health care cost savings, discounted to present value, for a
111 Connecticut resident who avoids obesity and tobacco use for a year.

112 (2) To qualify for a personal responsibility discount, an enrollee
113 shall obtain an annual medical assessment of obesity and tobacco use
114 that determines that (A) with respect to obesity, the enrollee is not
115 obese, or is obese and, consistent with guidelines to be established by
116 the Comptroller, by regulations adopted in accordance with section 15
117 of this act, is enrolled and participating in a personalized nutrition and
118 exercise program, or (B) with respect to tobacco use, does not use
119 tobacco, or uses tobacco and, consistent with guidelines to be
120 established by the Comptroller, by regulations adopted in accordance
121 with section 15 of this act, is enrolled and participating in a smoking
122 cessation program.

123 (3) If an enrollee qualifies for a personal responsibility discount, the
124 insurance company or health care center offering the health insurance
125 policy under which the enrollee is covered shall apply such discount to
126 the amount of the premium owed by the enrollee under such policy. If
127 the amount of such discount is more than the amount of the premium
128 owed by the enrollee, the Comptroller shall pay to the enrollee the
129 difference between the amount of the discount and the amount of the
130 premium owed.

131 Sec. 5. (NEW) (*Effective from passage*) (a) Any state resident may
132 purchase health insurance coverage under the program at the full cost
133 for such coverage, as determined by the Comptroller, if such resident:

134 (1) Has not been a state resident for six months or more and lives in
135 a family and household without at least one person who is employed
136 full time in the state; or

137 (2) Is sixty-five years of age or older and is employed by, or whose

138 spouse is employed by, an employer that: (A) Offered employer-
139 sponsored insurance on or before October 1, 2006, but no longer offers
140 such insurance, and (B) would have qualified to participate in such
141 employer-sponsored insurance in effect on October 1, 2006.

142 (b) Any employer may purchase either full or partial coverage
143 under the program for a retired employee who is a state resident at the
144 full cost for such coverage, as determined by the Comptroller.

145 Sec. 6. (NEW) (*Effective from passage*) (a) On and after July 1, 2008,
146 any eligible individual, or individual purchasing coverage in the
147 program in accordance with the provisions of section 5 of this act, may
148 apply to the program through the office of the Comptroller or the
149 Department of Social Services.

150 (b) The Comptroller shall establish a health consumer assistance
151 program which shall be available to counsel eligible individuals and
152 individuals purchasing coverage in the program in accordance with
153 the provisions of section 5 of this act concerning the health insurance
154 policies offered under the program and to enroll such individuals in
155 the program. The health consumer assistance program may be
156 established within the office of the Comptroller, or the Comptroller
157 may contract with a nonprofit organization to operate such health
158 consumer assistance program, provided such nonprofit organization is
159 financially independent from all insurance companies and health care
160 centers providing health insurance policies to the program and does
161 not receive any financial benefit, direct or indirect, from an enrollee's
162 choice of any health insurance policy under the program.

163 (c) Enrollees may change health insurance policies:

164 (1) During any open enrollment period established by the
165 Comptroller, which shall occur at least once per calendar year; and

166 (2) At any other time, for good cause, consistent with regulations
167 established by the Comptroller, in accordance with section 15 of this

168 act.

169 Sec. 7. (NEW) (*Effective from passage*) (a) On and after July 1, 2008, an
170 eligible individual not yet enrolled in the program shall be enrolled by
171 default when any of the following occurs:

172 (1) Such individual's income is reported to the Department of
173 Revenue Services or the Labor Department;

174 (2) A state income tax form is filed on which such individual is
175 listed as a member of the household; or

176 (3) Such individual seeks health care.

177 (b) When an eligible individual is enrolled in the program under
178 subsection (a) of this section, a fee-for-service health insurance policy
179 shall be issued to the individual until the individual chooses a health
180 insurance policy under the program. The individual shall have a
181 reasonable period of time, not to exceed sixty days, after being enrolled
182 in the program to choose a health insurance policy. If the individual
183 does not choose a policy within such time, the Comptroller shall select
184 a benchmark policy for the individual. Such selection shall take into
185 account, but not be limited to, the following:

186 (1) Maximizing continuity of care for the individual;

187 (2) Keeping all family members within a single plan; and

188 (3) Supporting benchmark plans with the best performance as to
189 low premiums and high-quality care or positive outcomes for
190 individuals previously enrolled under subsection (a) of this section.

191 Sec. 8. (NEW) (*Effective from passage*) (a) The Department of Social
192 Services shall screen each eligible individual, or individual purchasing
193 coverage in the program in accordance with the provisions of section 5
194 of this act, at the time such individual applies for the program for
195 eligibility under Title XIX or Title XXI of the Social Security Act. Such

196 screening shall also determine income for purposes of establishing the
197 amount of premium payments under the program for each such
198 individual. Individuals shall be enrolled in the appropriate state
199 Medicaid program or the HUSKY Plan, unless the individual objects to
200 such enrollment. To the maximum extent feasible, relevant information
201 shall be obtained through state-maintained or state-accessible data and
202 through the self-attestation of individuals.

203 (b) Notwithstanding any provision of the general statutes, the
204 following information shall be made available to the Department of
205 Social Services and the Comptroller for the purposes of determining
206 eligibility under Title XIX or Title XXI of the Social Security Act and for
207 establishing premium payments under the program:

208 (1) Eligibility and enrollment information for individuals enrolled in
209 means tested assistance programs, other than the HUSKY Plan;

210 (2) New hire information and quarterly reports provided to the
211 Labor Department; and

212 (3) Information showing United States citizenship of individuals,
213 including, but not limited to, information obtained from birth
214 certificates and other vital records; and

215 (4) Federal information about new hires, quarterly earnings, Social
216 Security numbers, immigration status and other data pertinent to
217 income or other components of eligibility for Title XIX or XXI of the
218 Social Security Act.

219 (c) The Comptroller and the Commissioner of Social Services shall
220 enter into agreements with other state agencies providing or receiving
221 information for the program. Such agreements shall require that:

222 (1) Such information be used only to verify or establish income or
223 eligibility for matching funds under Titles XIX or XXI of the Social
224 Security Act; and

225 (2) Each state agency providing information to the program train
226 and monitor all staff and contractors who have access to such
227 information and inform such staff and contractors of all applicable
228 state and federal privacy and data security requirements.

229 (d) Within available appropriations, the Commissioner of Social
230 Services shall develop and operate the information infrastructure
231 required to conduct the screening described in subsection (a) of this
232 section and shall take all feasible steps to maximize the use of federal
233 funds for developing and operating such infrastructure. The
234 commissioner, in consultation with data privacy and security experts,
235 shall develop and implement policies and procedures that maintain
236 data security and prevent inadvertent, improper and unauthorized
237 access to or disclosure, inspection, use or modification of information.

238 (e) Any individual about whom information is provided to the
239 program shall have the right to (1) obtain, at no cost to the individual,
240 a copy of all such information, which shall identify the agency from
241 which the information was obtained, and (2) correct any
242 misinformation or complete any incomplete information. If any breach
243 of an individual's privacy occurs, such individual shall be promptly
244 informed of such breach and of any rights and remedies available to
245 the individual as a result of such breach.

246 Sec. 9. (NEW) (*Effective from passage*) (a) On or before January 1,
247 2008, the Commissioner of Social Services shall submit to the federal
248 Centers for Medicare and Medicaid Services an amendment to the
249 state Medicaid plan required by Title XIX of the Social Security Act to
250 extend coverage to all parents, guardians and caretaker relatives with
251 incomes at or below three hundred per cent of the federal poverty
252 level, as well as to any other individuals with incomes below such
253 level who are nineteen to sixty-four years of age, inclusive, and who
254 may be covered, at state option, through the state plan amendment.

255 (b) If needed to access all federal funds allotted to the state under
256 Title XXI of the Social Security Act, the commissioner shall cover

257 individuals over eighteen years of age, including, but not limited to,
258 pregnant women, whether or not such individuals are eligible for
259 coverage under Title XIX of the Social Security Act.

260 (c) (1) On or before January 1, 2008, the commissioner shall submit
261 an application for a waiver under Section 1115 of the Social Security
262 Act, in accordance with section 17b-8 of the general statutes, to
263 authorize the use of funds received under Title XXI of the Social
264 Security Act for individuals nineteen to sixty-four years of age,
265 inclusive, with incomes at or below one hundred eighty-five per cent
266 of the federal poverty level who do not otherwise qualify under Title
267 XIX of the Social Security Act, either under mandatory eligibility or at
268 state option through state plan amendment. Federal budget neutrality
269 requirements for such waiver may be met through unused
270 uncompensated care payments to hospitals or by taking other
271 measures, provided such measures do not result in any of the
272 following for individuals who would have qualified for coverage
273 under the Medicaid program, the HUSKY Plan or state-administered
274 general assistance:

275 (A) Any reduction in covered services or access to care;

276 (B) Any increase in deductibles, premiums or other out-of-pocket
277 costs; or

278 (C) Any reduction in enforceable, individual guarantees of coverage
279 or services.

280 (2) If federal budget neutrality requirements do not permit
281 extending Title XIX coverage to the individuals described in
282 subdivision (1) of this subsection, such coverage shall extend to such
283 individuals with incomes under the highest possible percentage of
284 federal poverty level less than one hundred eighty-five per cent.

285 Sec. 10. (NEW) (*Effective from passage*) (a) Enrollees in the program
286 shall pay the amounts provided in subsection (b) of this section for the

287 health insurance policy under which they are insured.

288 (b) (1) For a health insurance policy with a premium less than or
289 equal to the premium charged by the lowest cost benchmark policy:

290 (A) If the enrollee's family income is at or below one hundred
291 eighty-five per cent of the federal poverty level, the enrollee shall pay
292 no premium.

293 (B) If the enrollee's family income is above three hundred per cent of
294 the federal poverty level, the enrollee shall pay thirty per cent of the
295 premium.

296 (C) If the enrollee's family income is one hundred eighty-six per cent
297 to three hundred per cent of the federal poverty level, inclusive, the
298 enrollee shall pay a percentage of the premium that shall be greater
299 than zero per cent but less than thirty per cent of such premium
300 according to a schedule to be established by the Comptroller, by
301 regulations adopted in accordance with section 15 of this act.

302 (D) For an individual who would have qualified for Medicaid, the
303 HUSKY Plan or state-administered general assistance under state law
304 in effect on October 1, 2006, the premium shall not exceed the amount
305 permitted under such law for the applicable program, increased in
306 subsequent years based on changes to median earnings among
307 Connecticut households with incomes at or below three hundred per
308 cent of the federal poverty level.

309 (2) For a health insurance policy with a premium higher than the
310 premium charged by the lowest cost benchmark policy, the enrollee
311 shall pay the amount specified in subdivision (1) of this subsection,
312 plus the amount of the difference between the premium for the health
313 insurance policy and the premium for the lowest cost benchmark
314 policy.

315 (c) Any amount paid by an enrollee to the program shall not be
316 included in the gross income of the enrollee for state or federal income

317 tax purposes, except as required under Section 125 of the Internal
318 Revenue Code of 1986, or any subsequent corresponding internal
319 revenue code of the United States, as from time to time amended. Each
320 employer in the state, whether or not such employer is subject to
321 payment responsibilities under sections 2 to 15, inclusive, of this act,
322 shall exclude the amount of such payments made by employees of the
323 employer from the gross income paid by the employer to such
324 employees.

325 (d) The Comptroller and the Commissioner of Revenue Services
326 shall establish a system for automated payments to the program
327 through payroll deductions. Automated payments shall be sent to the
328 Department of Revenue Services, which shall forward such payments
329 to the Comptroller. Enrollees participating in the program may opt out
330 of payroll deduction and establish with the Comptroller alternate
331 means of making payments to the program.

332 (e) The Comptroller shall adopt regulations, in accordance with
333 section 15 of this act, establishing when enrollee payments shall be
334 made to the Comptroller for subsequent transmittal to the health
335 insurance companies or health care centers providing health insurance
336 policies to the program and when such payments shall be made
337 directly to such health insurance companies or health care centers.

338 Sec. 11. (NEW) (*Effective from passage*) (a) Each employer whose
339 payroll exceeds one hundred thousand dollars per quarter for the first
340 year the program is in effect, with such amount adjusted annually
341 thereafter based on changes to average earnings in Connecticut, shall
342 pay to the Comptroller quarterly base contributions, as provided in
343 subsection (b) of this section, minus any reductions received under
344 subsection (c) or (d) of this section. If an employer's reductions equal
345 or exceed the amount of any quarterly base contribution, neither the
346 employer nor the Comptroller shall be liable for the payment of such
347 quarterly base contribution. For purposes of this section, average
348 earnings in Connecticut shall be determined by the Secretary of the

349 Office of Policy and Management.

350 (b) An employer's quarterly base contribution shall be determined
351 as follows:

352 (1) The Comptroller shall estimate annually the total amount that,
353 together with payments from program enrollees, is needed to pay all
354 quarterly costs for the program for that year if no employer in the state
355 offered health insurance coverage to its employees.

356 (2) The Comptroller shall estimate the total amount of nonexempt
357 payroll in the state, which shall be the total payroll in the state minus
358 the following exempt amounts:

359 (A) During the first year the program is in effect, exempt amounts
360 are for each employer, the first one hundred thousand dollars of
361 quarterly payroll.

362 (B) After the first year the program is in effect, the exempt amounts
363 in subparagraph (A) of this subdivision shall be adjusted based on
364 changes to average earnings in Connecticut.

365 (3) The amount estimated under subdivision (1) of this subsection
366 shall be divided by the total amount of nonexempt payroll determined
367 under subdivision (2) of this subsection. Such quotient shall be
368 multiplied by the employer's nonexempt payroll.

369 (c) (1) Each employer that offers employer-sponsored health
370 insurance to its employees shall receive a reduction of the quarterly
371 base contribution payable. The amount of such reduction shall equal
372 the amount paid by the employer and its employees for premiums for
373 such health insurance.

374 (2) (A) In addition to the reduction provided in subdivision (1) of
375 this subsection, each employer that offers employer-sponsored health
376 insurance to its employees may receive an efficient purchasing credit.
377 An employer wishing to receive an efficient purchasing credit shall

378 provide the following information to the Comptroller:

379 (i) An aggregate profile of the employer's insured employees and
380 such employees' dependents in terms of age, gender, area of residence
381 and any other factors that may be taken into consideration in setting
382 group health insurance rates under title 38a of the general statutes;

383 (ii) The amount of premiums paid for such insured employees by
384 the employer and the employees; and

385 (iii) Covered benefits provided to such insured employees and the
386 terms of such coverage, including, but not limited to, deductibles and
387 other out-of-pocket cost sharing provisions.

388 (B) Taking into account the aggregate risk profile of the employer's
389 insured employees, the Comptroller shall determine the ratio between
390 premium payments for such employees and the actuarial value of the
391 coverage such employees receive.

392 (C) Taking into account the aggregate risk profile of enrollees under
393 the program, the Comptroller shall determine the median ratio
394 between total payments for such enrollees and the actuarial value of
395 the coverage such enrollees receive.

396 (D) If the ratio in subparagraph (C) of this subdivision is greater
397 than the ratio in subparagraph (B) of this subdivision, the employer
398 shall receive a proportionate credit for demonstrated purchasing
399 efficiencies. The amount of such employer's quarterly base
400 contribution shall be reduced by the amount of such credit.

401 (3) For the purposes of this subsection, on or before October first of
402 the year previous to the year in which an employer claims to offer
403 employer-sponsored health insurance to its employees, such employer
404 shall demonstrate to the satisfaction of the Comptroller that such
405 insurance is in effect. If an employer fails to make such demonstration,
406 the employees of the employer and such employees' dependents shall
407 be enrolled in the program as of the following January first.

408 (d) (1) Each employer that does not offer its employees employer-
409 sponsored health insurance shall be credited with such employer's pro
410 rata share of the total payments made to the program from enrollees,
411 the General Fund and the federal government. The amount of such
412 employer's quarterly base contribution shall be reduced by the amount
413 of such share. Such share shall be the following fraction:

414 (A) The numerator shall be the amount of the employer's
415 nonexempt payroll; and

416 (B) The denominator shall be the total amount of nonexempt payroll
417 of all employers in the state whose employees are enrolled in the
418 program.

419 (2) Each employer that does not offer its employees employer-
420 sponsored health insurance and offers a workplace wellness program
421 shall be credited for such program, based on guidelines to be
422 established by the Comptroller, by regulations adopted in accordance
423 with section 15 of this act. The amount of such employer's quarterly
424 base contribution shall be reduced by the amount of such credit.
425 Workplace wellness programs include, but are not limited to, on-site
426 exercise facilities, employer payment of gym fees, paid exercise release
427 time and any reasonable unreimbursed costs for outpatient health
428 clinics at the employer's workplace.

429 (e) Employer quarterly base contributions shall be sent to the
430 Department of Revenue Services, which shall forward such payments
431 to the Comptroller.

432 Sec. 12. (NEW) (*Effective from passage*) (a) (1) Each employee, and the
433 dependents of such employee, whose employer offers employer-
434 sponsored health insurance to its employees shall be deemed to be
435 insured under such insurance.

436 (2) Notwithstanding the provisions of subdivision (1) of this
437 subsection:

438 (A) If an employee or a dependent of an employee is a child who
439 qualifies for the HUSKY Plan, such child shall not be deemed to be
440 insured under employer-sponsored health insurance. Such child shall
441 be so insured only if a parent or other legal guardian of the child
442 consents to such insurance in writing.

443 (B) If an employee receives offers of employer-sponsored insurance
444 from more than one employer, such employee, or a parent or other
445 legal guardian of such employee if such employee is a child, may
446 choose which offer to accept. The Comptroller shall establish
447 guidelines, by regulations adopted in accordance with section 15 of
448 this act, to govern enrollment into employer-sponsored health
449 insurance for employees who do not accept any offer.

450 (C) Any former employee that is offered employer-sponsored health
451 insurance under the federal Consolidated Omnibus Budget
452 Reconciliation Act by the former employer shall not be deemed to be
453 insured under employer-sponsored health insurance. Such former
454 employee shall be so insured only if the former employee consents to
455 such insurance in writing.

456 (D) If an employer offered employer-sponsored health insurance to
457 its employees on or before October 1, 2006, and the amount of such
458 employer's current premium payments per insured employee are not
459 less than the amount of such employer's premium payments per
460 insured employee on or before October 1, 2006, adjusted for the
461 medical care component of the consumer price index, an employee or
462 dependent of such employee may decline an offer of employer-
463 sponsored health insurance and shall not be deemed to be insured
464 under such insurance.

465 (b) Any employee who qualifies under the Title XIX Medicaid
466 program and is enrolled in an employer-sponsored health insurance
467 policy shall receive supplemental coverage as provided in section 13 of
468 this act.

469 (c) Nothing in sections 2 to 15, inclusive, of this act shall prohibit an
470 employer or an individual from purchasing or providing health
471 insurance or health care services in addition to those provided under
472 the program.

473 Sec. 13. (NEW) (*Effective from passage*) Any enrollee in the program
474 who is eligible for supplemental coverage under Medicaid or the
475 HUSKY Plan shall receive such supplemental coverage. The
476 Comptroller, in cooperation with the Commissioner of Social Services
477 shall develop integrated, seamless procedures to ensure that such
478 enrollees receive such coverage.

479 Sec. 14. (NEW) (*Effective from passage*) (a) The Comptroller shall
480 prospectively adjust payments for each health insurance policy under
481 the program to compensate fully for any differences between the
482 average risk levels of the policy's enrollees and the state's nonelderly
483 population.

484 (b) Within available appropriations, during the first three years of
485 implementation of the program, the Comptroller may subsidize the
486 cost of reinsurance premiums related to the program. The remainder of
487 the cost of such premiums shall be paid from payments made to the
488 program by or on behalf of enrollees.

489 (c) The Comptroller shall establish risk corridors and coinsurance
490 percentages for subsidized reinsurance based on best practices from
491 other states.

492 (d) On or before January 1, 2011, the Comptroller shall submit a
493 report, in accordance with the provisions of section 11-4a of the general
494 statutes, to the joint standing committee of the General Assembly
495 having cognizance of matters relating to insurance and real estate,
496 containing recommendations about future financing for reinsurance. If
497 the General Assembly does not take action to the contrary before the
498 end of the February, 2012 regular session, reinsurance premiums shall,
499 for the third and each subsequent year, be paid entirely by payments

500 made to the program by or on behalf of enrollees.

501 Sec. 15. (NEW) (*Effective from passage*) The Comptroller shall adopt
502 regulations, in accordance with chapter 54 of the general statutes, to
503 implement and administer the Connecticut Select Care Choices
504 program pursuant to sections 1 to 14, inclusive, of this act.

505 Sec. 16. (NEW) (*Effective from passage*) On or before September 1,
506 2009, the Department of Public Health shall expand the state's network
507 of school-based health clinics so that all public school children in the
508 state have ready access to such clinics. Such school-based health clinics
509 shall be licensed by said department pursuant to chapter 368v of the
510 general statutes and shall provide physical and behavioral health care,
511 including dental care, with appropriate linkages to other services in
512 the state. Such services shall include, but not be limited to, local health
513 departments, community health centers, hospitals, social service
514 providers, mental health and family service agencies, youth service
515 bureaus, pediatricians and other primary care physicians and
516 adolescent medical specialists.

517 Sec. 17. (NEW) (*Effective from passage*) (a) On or before July 1, 2009,
518 the Department of Public Health shall establish sufficient primary care
519 clinics to supplement other primary care resources so that all state
520 residents shall have ready access to necessary primary care. Such
521 primary care clinics shall be licensed by said department pursuant to
522 chapter 368v of the general statutes and provide physical and
523 behavioral health care, including dental care, with appropriate
524 linkages to other services in the state, including, but not limited to,
525 specialty care providers, other primary care providers and pharmacies.
526 Each primary care clinic shall be, or be operated by, a federally
527 qualified health center, a health center determined by the
528 Commissioner of Public Health to be substantially similar to a
529 federally qualified health center or a hospital. Each primary care clinic
530 shall provide a wide range of primary care services and shall remain
531 open outside of normal business hours to provide access to urgent but

532 nonemergency care.

533 (b) Licensed physicians and other health care providers who
 534 provide their services for a minimum number of hours to primary care
 535 clinics at a reduced rate shall receive incentives that may include, but
 536 need not be limited to, reduced cost medical malpractice insurance
 537 offered or arranged by the Department of Public Health, loan
 538 forgiveness from postsecondary educational institutions that receive
 539 funding from the state and partial payment of educational loans.

540 (c) The Commissioner of Public Health shall adopt regulations, in
 541 accordance with chapter 54 of the general statutes, to establish
 542 requirements for: (1) Services to be provided by and the hours of
 543 operation of primary care clinics; and (2) the provisions of services to
 544 primary care clinics by physicians and other health care providers,
 545 including the number of hours such services shall be provided.

546 Sec. 18. (NEW) (*Effective from passage*) (a) On or before January 1,
 547 2008, and biennially thereafter, the Department of Public Health shall
 548 publish Plans For A Healthy Connecticut. The department shall
 549 develop each such plan with the assistance of state and local agencies,
 550 health care experts and members of the public. Each such plan shall
 551 include , but not be limited to, information pertaining to the following:

552 (1) Access to essential health care;

553 (2) Health care quality;

554 (3) Health care costs;

555 (4) Data collection and analysis needs;

556 (5) Health status and health care disparities, including those based
 557 on race, ethnicity, gender, age, sexual orientation, area of residence,
 558 health status, diagnosis, immigration status, education, employment,
 559 English-language fluency and other relevant factors between different
 560 groups of Connecticut residents; and

561 (6) Preserving wellness and preventing health problems.

562 (b) For each item listed in subsection (a) of this section, and for any
563 other items included in the plan, the plan shall include:

564 (1) An assessment of the current status of such item in Connecticut;

565 (2) An analysis of recent public and private efforts to address such
566 item;

567 (3) Recommendations for future public and private actions to
568 address such item; and

569 (4) A statement of measurable goals and objectives, with defined
570 time frames, that reasonably can be achieved given sufficient public
571 and private sector commitment and resources.

572 Sec. 19. (*Effective from passage*) (a) There is established a Blue Ribbon
573 Commission to study the Connecticut Select Care Choices program.
574 Such study shall include, but not be limited to, an examination of the
575 effect of such program on the cost of providing medical care in the
576 state and the accessibility to medical care for residents of the state.
577 Such commission shall develop recommendations for applying aspects
578 of the program to the state residents who are served by the Medicare
579 program.

580 (b) The commission shall consist of the following members:

581 (1) One each to be appointed by the Governor, the speaker of the
582 House of Representatives, the president pro tempore of the Senate, the
583 majority leader of the House of Representatives, the majority leader of
584 the Senate, the minority leader of the House of Representatives and the
585 minority leader of the Senate;.

586 (2) The Commissioner of Social Services, or said commissioner's
587 designee; and

588 (3) The Comptroller, or said Comptroller's designee.

589 (c) Any member of the commission appointed under subdivision (1)
590 of subsection (b) of this section may be a member of the General
591 Assembly.

592 (d) All appointments to commission shall be made no later than
593 thirty days after the effective date of this section. Any vacancy shall be
594 filled by the appointing authority.

595 (e) The member appointed by the Governor shall be the chairperson
596 of the commission. The chairperson shall schedule the first meeting of
597 the commission, which shall be held no later than sixty days after the
598 effective date of this section.

599 (f) The administrative staff of the joint standing committee of the
600 General Assembly having cognizance of matters relating to insurance
601 shall serve as administrative staff of the commission.

602 (g) Not later than January 30, 2008, the commission shall submit a
603 report on its findings and recommendations to the joint standing
604 committees of the General Assembly having cognizance of matters
605 relating to human services and public health, in accordance with the
606 provisions of section 11-4a of the general statutes. The commission
607 shall terminate on the date that it submits such report or January 30,
608 2008, whichever is later.

609 Sec. 20. (*Effective July 1, 2007*) The sum of ____ dollars is
610 appropriated to the office of the Comptroller, from the General Fund,
611 for the fiscal year ending June 30, 2008, for implementation of the
612 Connecticut Select Care Choices program, established under section 2
613 of this act.

614 Sec. 21. (*Effective July 1, 2007*) The sum of ____ dollars is
615 appropriated to the office of the Comptroller, from the General Fund,
616 for the fiscal year ending June 30, 2008, for the purpose of lowering, by
617 not less than ten per cent, the cost to employers of having employees
618 and dependents receive health insurance coverage through the

619 Connecticut Select Care Choices program, established under section 2
620 of this act.

621 Sec. 22. (*Effective July 1, 2007*) The sum of ____ dollars is
622 appropriated to the office of the Comptroller, from the General Fund,
623 for the fiscal year ending June 30, 2008, for payment of reinsurance
624 premiums for the Connecticut Select Care Choices program,
625 established under section 2 of this act.

626 Sec. 23. (*Effective July 1, 2007*) The sum of ____ dollars is
627 appropriated to the Department of Social Services, from the General
628 Fund, for the fiscal year ending June 30, 2008, to develop and operate
629 the information technology infrastructure required under section 8 of
630 this act.

631 Sec. 24. (*Effective July 1, 2007*) The sum of ____ dollars is
632 appropriated to the Department of Public Health, from the General
633 Fund, for the fiscal year ending June 30, 2008, for the purpose of
634 expanding the state's network of school-based health clinics, in
635 accordance with section 16 of this act.

636 Sec. 25. (*Effective July 1, 2007*) The sum of ____ dollars is
637 appropriated to the Department of Public Health, from the General
638 Fund, for the fiscal year ending June 30, 2008, for the purpose of
639 establishing primary care clinics, in accordance with section 17 of this
640 act.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section
Sec. 2	<i>from passage</i>	New section
Sec. 3	<i>from passage</i>	New section
Sec. 4	<i>from passage</i>	New section
Sec. 5	<i>from passage</i>	New section
Sec. 6	<i>from passage</i>	New section
Sec. 7	<i>from passage</i>	New section

Sec. 8	<i>from passage</i>	New section
Sec. 9	<i>from passage</i>	New section
Sec. 10	<i>from passage</i>	New section
Sec. 11	<i>from passage</i>	New section
Sec. 12	<i>from passage</i>	New section
Sec. 13	<i>from passage</i>	New section
Sec. 14	<i>from passage</i>	New section
Sec. 15	<i>from passage</i>	New section
Sec. 16	<i>from passage</i>	New section
Sec. 17	<i>from passage</i>	New section
Sec. 18	<i>from passage</i>	New section
Sec. 19	<i>from passage</i>	New section
Sec. 20	<i>July 1, 2007</i>	New section
Sec. 21	<i>July 1, 2007</i>	New section
Sec. 22	<i>July 1, 2007</i>	New section
Sec. 23	<i>July 1, 2007</i>	New section
Sec. 24	<i>July 1, 2007</i>	New section
Sec. 25	<i>July 1, 2007</i>	New section

Statement of Purpose:

To ensure that Connecticut residents have adequate health care.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]